

REMARKS

Claims 1-11 are pending. An Office Action mailed October 9, 2003 rejected Claims 1-11 under 35 U.S.C. § 102(a) as being anticipated Puri. Puri relies on active input by the customer. The customers must respond to the style sheets to indicate their preferences and requirements in order for the Puri smart configurator to be able to design the customized offers.

In contrast, the presently claimed aspects of this invention utilize actual purchase transaction data (such as is reflected, for example, in a consumer bill) to ascertain the likely needs and preferences of the potential customers. Customers need not enter their requirements or preferences into a style sheet otherwise. Active customer input or interaction is not needed, because the present invention obtains the information it needs from actual purchase transaction data. Puri nowhere teaches or suggests utilization of actual purchase transaction or bill data in designing offers.

Claims 1-11 have been amended to more particularly reflect this distinction. Other clarifying amendments have also been made. New Claims 12-24 have been added to more particularly point out and distinctly claim aspects of the invention. Amendments to correct minor grammatical and spelling errors in the specification have also been made.



CONCLUSION

With the amendments set forth above, all of the claims stand in condition for allowance. Applicant respectfully submits that all of the claims of the pending application are now in condition for allowance over the cited references. Accordingly, Applicant respectfully requests withdrawal of the rejections, allowance, and early passage through issuance. If the examiner has any questions, the examiner is invited to contact the Applicant's attorney listed below.

Respectfully submitted,

BLACK LOWE & GRAHAM^{PLLC}

Richard T. Black

Richard T. Black, Esq.
Registration No. 40,514
Direct Dial: 206.381.3302

MAIL CERTIFICATE

I hereby certify that this communication is being deposited with the United States Postal Service via first class mail under 37 C.F.R. § 1.08 on the date indicated below addressed to: MAIL STOP NON-FEE AMENDMENT, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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Robynn Burk
Robynn Burk

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XPWZ-1-1006ROA

BLACK LOWE & GRAHAM^{PLLC}
701 Fifth Avenue, Suite 4800
Seattle, Washington 98104
206.381.3300 • F: 206.381.3301